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Williams Reed Weinstein  
Schifino & Mangione P.A.  
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V. Stephen Cohen  
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R. Marshall Rainey  
James M. Reed  
Ricardo A. Roig

November 20, 1996

John A. Schifino  
William J. Schifino, Jr.  
Scott I. Steady  
Russell S. Thomas  
Kenneth G. Turkel  
Beatriz M. Carta Wagman  
David B. Weinstein  
Robert V. Williams

VIA AIRBORNE EXPRESS

Secretary of State  
Division of Corporations  
Corporate Charter Section  
409 E. Gaines Street  
Tallahassee, Florida 32399

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-11/21/96--01086--009  
\*\*\*\*122.50 \*\*\*\*122.50

Re: Collegiate Risk Management, Inc.

EFFECTIVE DATE  
11-20-96

Dear Sir/Madam:

Attached are an original and one copy of the Articles of Incorporation for the above-referenced corporation. Please file these Articles and return a certified copy to our office.

Also enclosed is a check in the amount of \$122.50 for expenses as follows:

FILING FEE	\$35.00
REGISTERED AGENT FEE	\$35.00
CERTIFIED COPY	<u>\$52.50</u>
TOTAL	\$122.50

FILED  
NOV 21 PM 12:14  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

If you have any questions regarding the enclosed documentation and the filing thereof, please contact our office by telephone. Your assistance in this matter is sincerely appreciated.

Very truly yours,

*Aminie Mohip*  
Aminie Mohip

NOV 27 1996 BSB

AM/lmp  
Enclosures

ARTICLES OF INCORPORATION  
OF  
COLLEGIATE RISK MANAGEMENT, INC.

FILED  
96 NOV 21 PM 12:14  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned subscriber hereby files these Articles of Incorporation with the Secretary of State of the State of Florida, for the purpose of forming a corporation for profit in accordance with the Florida Business Corporation Act, Chapter 607 of the Florida Statutes.

EFFECTIVE DATE  
11-20-96

ARTICLE ONE  
NAME AND MAILING ADDRESS OF CORPORATION

The name of this corporation is Collegiate Risk Management, Inc. (the "Corporation"). The mailing address of the Corporation is 1395 Brightwaters Blvd. NE, St. Petersburg, Florida 33704.

ARTICLE TWO  
CAPITAL STOCK

The Corporation is authorized to issue 10,000 shares of \$.10 par value common stock.

ARTICLE THREE  
CORPORATE EXISTENCE AND DURATION

The period of duration of the Corporation shall be perpetual commencing on the date of execution and acknowledgement of these Articles.

ARTICLE FOUR  
INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the initial registered office of the Corporation is Williams Reed Weinstein Schifino & Mangione, P.A., One Tampa City Center, Suite 2600, Tampa, Florida 33602, and the initial registered agent is Kenneth G. Turkel, Esquire. The Board of Directors may, from time to time, move the location of the registered office to any other address in Florida, and may, from time to time, change the registered agent of the Corporation.

ARTICLE FIVE  
NAME AND ADDRESS OF INCORPORATOR

The name and street address of the incorporator is Aminie Mohip, Esq., Williams Reed Weinstein Schifino & Mangione, P.A., One Tampa City Center, Suite 2600, Tampa, Florida 33602.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 20<sup>th</sup> day of November, 1996.

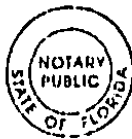
Aminie Mohip  
Aminie Mohip, Esq.  
Incorporator

STATE OF FLORIDA  
COUNTY OF HILLSBOROUGH

The foregoing instrument was acknowledged before me this 20<sup>th</sup> day of November, 1996, by Aminie Mohip, who is personally known to me.

My commission expires:

Rebecca L. Perkins  
Rebecca L. Perkins  
Notary Public - State of Florida



REBECCA LYNN PERKINS  
My Comm Exp. 7/12/97  
Bonded By Service Ins  
No. CC301193

ACCEPTANCE BY REGISTERED AGENT

Kenneth G. Turkel, having been designated to act as the registered agent of Collegiate Risk Management, Inc., hereby agrees to act in that capacity.

K. G. Turkel  
Kenneth G. Turkel

NLM0A955